

Beijing flaunts Cambodia success

By Jerry E. Espenado

THE PHILIPPINES should "have been equally and not make trouble" over Hainan (South China Sea), China said after successfully blocking Hainan's attempt last week to seek regional support in its territorial dispute with Beijing in the West Philippine Sea (South China Sea).

A Chinese newspaper also charged the Philippines for "dragging" itself "into" the "highly complicated" territorial controversy for which it had no standing. "History is

PHILIPPINE DAILY INQUIRER

BALANCED NEWS EARLY



FISHING IN TROUBLED WATERS In this photo released by China's Xinhua news agency, a Chinese fishery administration ship (background) guards a Chinese fishing vessel near Yongfeng Reef in the Spratly Islands, in the West Philippine Sea, on Sunday. A fleet of 30 fishing vessels arrived at the reef where China has an ocean observatory and will spend 16 days off-fishing, according to Xinhua. AP Wirephoto

China fishing fleet arrives in Spratlys

Manila: Don't cross Philippine waters

BELING—A big fleet of Chinese fishing vessels arrived at the disputed Spratly Islands in the West Philippine Sea (South China Sea) on Sunday, state media said, amid tensions with China's neighbors over rival claims to the area.

The Philippines, locked in a territorial row with China over Hainan (South China Sea), reportedly said the Chinese fishing fleet should not cross into Philippine territory in the Spratlys.

But the Chinese fishing expedition is apparently not a show of force directed at the Philippines but at Vietnam, which claims the Spratly Islands and parts of the Spratlys where the fleet arrived on Sunday.

The fleet of 30 fishing vessels arrived near the Yongfeng Reef in the afternoon after setting off on Thursday from the Chinese province of Hainan, the official Xinhua news agency reported.

Yongfeng Reef is the Johnson South Reef in the Spratlys that both China and Vietnam claim. Their competing claims erupted into a naval skirmish on March 24, 1988. Vietnam lost the fight. It has one vessel and crew based there since then.

CHINA XINHUA



PALACE VISITOR President Aquino greets Adm. Samuel J. Locklear III, chief of the US Pacific Command, who visited Malacañang on Monday. Locklear arrived in Manila on Sunday for a three-day visit. AP Wirephoto

SECURITY ISSUES

Spratlys on US admiral's agenda

By Donita Z. Pascual and Christine O. Amador

ADM. SAMUEL J. LOCKLEAR III, the commander of the US Pacific Command, cleared himself with top Philippine defense and military officials yesterday shortly after his arrival in Manila for talks

aimed at reaffirming US commitment to upgrade the Philippines' defense capability amid a territorial dispute with China, Malacañang officials said.

Before the meetings at Camp Aguinaldo, Locklear met with President Aquino for about 30 to 40 minutes in

the morning, according to the officials. Among those in the meeting were Foreign Secretary Albert del Rosario, Executive Secretary Fajardo Delos Jr., US Ambassador Harry E. Thomas Jr. and Philippine defense and military officials.

SPRATLY IS

GMA charged with plunder in misuse of PCSO funds

By Lela B. Solerterio

PROBING President and now Pangasinan Rep. Gerto Macapagal-Arroyo was charged yesterday with plunder in the alleged misuse of P266 million in Philippine Charity Sweepstakes Office (PCSO) funds that went to "fortified" expenses in the last two and a half years of her term.

It was the first plunder case filed against Arroyo, who is detained in a government hospital in Quezon City for electoral sabotage, a non-bailable offense like plunder.

Arroyo is also facing two counts of graft and over-cost of breach of office in the Sandiganbayan in connection with her approval of the scrapped National Broadband Network deal with China's ZTE Corp. The Anti-Graft Commission (AGC) charged her.

PH business execs more upbeat, says int'l report

By Doris C. Dumbao

PHILIPPINE business leaders have turned more upbeat in the second quarter despite lingering global economic woes and local political concerns, beating most places in the world in the optimism barometer, according to the quarterly Global Thomson International Business Report.

The latest results, released in Manila, also advisory services firm PricewaterhouseCoopers (PwC) said Monday.

PHILADELPHIA: AP

Tomorrow's tablets can be folded, worn

SAN FRANCISCO—Tablets with paper-thin screens that can be folded and tucked into your back pocket, artificial intelligence and augmented reality—the stuff of science fiction may be coming to a store near you.

It's been two years since Apple Inc. launched the iPad and spawned rival tablets from Samsung Electronics Co., Amazon.com

TOMORROW'S IS



Palawan island No. 1 getaway spot in the world



ABRARA island boasts of 600 meters of soft, white sand, one of the reasons it topped the British edition of *Regio Magazine's* 100 best holiday destinations in the world.

By Jocelyn B. Uy

THE ISLAND in the Philippines is definitely starting to pick up with a private getaway island in Palawan province taking the top spot in the British edition of *Regio Magazine's* 100 best holiday destinations in the world.

The Department of Tourism (DOT) yesterday announced that the magazine, which named Abru Island—a 100-hectare "private paradise" straggled among the untouched Calatagan Islands—as the world's No. 1 getaway spot, will be

PHILADELPHIA: AP



RELAX YOUR WAY TO A FREE CRUISE HOLIDAY

Plenty of hotels offer comfortable rooms with colorful, trendy, cable TV air conditioning and all the usual amenities. At Resort World Manila (RWM), you'll find one that offers a free cruise holiday. RWM's, Nanyang Hotel, dubbed as the "Real Value" hotel with quality accommodations at affordable prices, gives guests a free cruise holiday with one free cabin selected from RWM.

Getting this dream cruise is as simple as booking at least two nights in a RWM hotel apartment, or three nights in a standard room until July 24, for a hotel stay and a free cruise holiday. RWM's, Nanyang Hotel, is valid until December 30, 2012. Rooms may be booked online at www.rwm.com.ph.

CONTACT: RWM CRUISE HOLIDAY. For more information, call 02-8888-8888 or visit www.rwm.com.ph.

ENTERTAINMENT

Dolphy's advice to Vandolph/D5

WORLD

Waterfall-like rain cases in Japan / A20

BUSINESS

Okada, Tan in P45-B property deal / B1

LIFESTYLE

What supplements should you take? / G1

8-ft croc bolts Kidapawan zoo during flood

CORONADO CITY—An eight-foot crocodile escaped from its cage at a zoo in Kidapawan after a flash flood swept through the city on Saturday.

Manila Times, chief of Kidapawan City Tourism and Investment Promotion, said in a radio interview that the crocodile only breasted the crocodile was running during a regular check and

chase on Saturday afternoon.

While the crocodile is reported to be unprovoked to have a hand near the wall, it is still dangerous to approaching children, he said.

The reptile is one of the attractions at the zoo and park located at The Lookout, a tourist spot in Kidapawan City.

On Saturday, a heavy downpour

caused the rising water to swallow the said zoo's fenced border the croc.

Mayor Prospero Gantapogon urged village residents living near the park to report any sighting of the crocodile.

Gantapogon warned villagers not to try to capture the crocodile on their own.

Police and the local sought the help of

the police and rescue groups to find the crocodile, which was described as tame but still dangerous.

Officials believe the crocodile escaped through the fence and could end up in the Sabahau south of the city.

The incident is a blow to the tourism industry of the city.

Edwin Hernandez, Inspector of the

BDO Rewards

BDO Rewards Exclusive

Enjoy the ride with 10X more shopping points!

Avail of a BDO Auto Loan from July 1 to October 31, 2014 and get 10X Bonus Points from BDO Rewards.

Banking has never been this rewarding.

We find ways.

* Avail of BDO Auto Loan must be at least P50,000, linked to a BDO Personal Savings or Current Account.

* The 10X Bonus Points applies only to the first credited BDO Auto Loan points.

* Use the BDO Rewards points to shop for free at SM Department Store, SM Supermarket, SM Appliances, Ace Hardware and other SM retail stores.

The 10X BDO Points and the 10X Bonus Points are subject to the BDO Rewards Program. BDO Rewards Program is subject to the BDO Rewards Program. Visit www.bdo.com.ph/rewards

LG optimus 4X HD

P880

BEYOND EXPECTATION

- **Exceptional Display.**
- **Excellent Performance.**
- **Exciting Features.**

True HD IPS Display



1.5GHz QUAD-CORE
NVIDIA TEGRA 3

SIO POWER AT BATTERY



QUICKMEMO™



Obey SC on bus franchises, Mar told

By GPC Collopyon

TRANSPORTATION Secretary Mar Roxas said the Department of Transportation (DOTr) is immediately reviewing the franchises awarded to private companies to operate the national bus system.

He said the DOTr is not yet ready to follow the decision of the Supreme Court, but the intent of the franchisees is to operate the bus system as a public utility.

He said the DOTr is not yet ready to follow the decision of the Supreme Court, but the intent of the franchisees is to operate the bus system as a public utility.

He said the DOTr is not yet ready to follow the decision of the Supreme Court, but the intent of the franchisees is to operate the bus system as a public utility.

He said the DOTr is not yet ready to follow the decision of the Supreme Court, but the intent of the franchisees is to operate the bus system as a public utility.

He said the DOTr is not yet ready to follow the decision of the Supreme Court, but the intent of the franchisees is to operate the bus system as a public utility.

He said the DOTr is not yet ready to follow the decision of the Supreme Court, but the intent of the franchisees is to operate the bus system as a public utility.

He said the DOTr is not yet ready to follow the decision of the Supreme Court, but the intent of the franchisees is to operate the bus system as a public utility.

Queen of radio soap operas dies

FLORA Cyrus Gamboa, otherwise known as Lola Dela Cruz, died on July 15 from an illness she had suffered for a long time.

She was 85 years old. She was born in Manila and was a radio personality. She was known for her work on the radio.

She was born in Manila and was a radio personality. She was known for her work on the radio.

She was born in Manila and was a radio personality. She was known for her work on the radio.

Let our expertise secure your future. Philippine Prudential



Unlike any other Prudential name.

We believe that the heart of our business lies in each and every policyholder's trust. Through the years, we've steadily grown by securing our name and reputation.

- Philippine Prudential has exceeded P1 billion in gross premiums in 2011, with over 600% growth over the past 3 years.
- Currently serving more than 1.8 million policyholders with a total of over P120 billion in assets under management.
- With a growing employee and sales & marketing force of 1,000 covering key cities all over the Philippines.

Secure your family's future. We've got the plan just right for you. Enjoy dependable protection from Philippine Prudential.

For inquiries, please call Customer Care: 020 960 1300. Visit www.philippineprudential.com

Approaching 50 years of providing excellent protection for every Filipino.

PRUDENTIAL
Life Insurance • Group Insurance • Mutual Insurance
Committed to protect the Filipino.

Time to say "Not in my name!" forcefully and consistently through the year.

'All-heart king of comedy'

Heard of the famous anecdote about the late comedian Daffy Gribble who was asked to come for pictures given that he was a "born winner." In reply, "Thank you, ma'am. (What will I do if I lose?)"

and that trade people laugh. We have more than anyone else the president and leaders of the Filipino people should have all the heart to help and protect the most helpless sector of our society...the poor.

Maybe Amparo should have run for president.

—JENNIFER A. KACZMAREK,
jennifera@salon.com

of Artist Record

Dolphy deserves more than just National Artist Award

I will still have reports, don't panic and make about 100 days for the first time, and I have come to the conclusion that he is beyond the national debt. I will report the debt to the national debt.

Personally, I married as a woman.

—LEONARD ARON PEARL,
leopardarons@T1.com

It's the turn of teachers, educators and parents to learn

WILL LATTIN, an educationist in California, has identified "community school" as the "best buy" (p. 100). On 5/12/12, I agree with Lattin, and so do the two people on-air—W's Ben Horowitz, and Fox's Paul Fierman.

Lattin was good on with his observations about the Philippines' educational system today. Teachers, students, and even parents, have difficulty understanding the learning needs of today's youth. Some people still do the traditional job, which call for a teaching job, some might even call it simple misunderstanding, but it is surprising and somewhat embarrassing to know that even a woman has provided us with an answer.

But I find it very surprising to discover that the young children of today have different views than the previous ones of their teachers, education and parents.

As an instructor, I am in constant search for the new ways and techniques to help my students with or without learning difficulties. I keep on learning and I am excited to receive

In "Critical" commentary he cited several researchers that give evidence that old brains, the physiology and anatomy and the brain of those younger than in the past of being, are different.

Harvard Medical School has proven that the brains of babies exposed to "maternalism" have thick or brain changes and are more sure than the brains of babies are

ation of Science Learning's two student products was similar to the Philippines. In Thailand, a center of computer-based language and reading products that build and strengthen the cognitive skills of memory, analysis, processing and sequencing skills—or learning MAPS—which are the building blocks of students' learning and reading success.

...GIVEN CONSIDERATION, order your share of small...



POA TV® Moves Beyond Form: It's Shredding Time.

CONCLUSIONS

Is PD 1211, which regulates rice-milling, still in force?

WHEEDEN, Steven Lee and Joseph Willard are consulting engineering geologists in business like parents, the sons and minerals needed by the American people.

samples received by them for milling into brown rice prior to eating the hull removed and the balance was regular milled rice.

²PCP/BLAS, consistent with the molecular programs of the genetic event, is a temperature-sensitive

So gave a portion of President
and Director XIII signed on Dec.
12, 1907, by President Lincoln

NGUYEN THUYTHUONG, C. FERRELL, and D. MARCIN, *Members of the Philippines*, by virtue of the present named in law by the Commission, do hereby certify and order and under as part of the law of the land, the following:

Why is the National Road Authority willing to accept price levels that are well below those suggested by the value of PVI (1.11), especially in the case of well-maintained roads with the extra expense that entails for pricing? Are the national roads in the case of

³Section 1. The milling of even-milled run flour with all the bran removed is hereby prohibited. All flour mill owners/operators are required to mill a minimum of 10% of all grain received.

Managers in the U.S. are not aware of the loss of value and other incentives when they fail to achieve a well-defined performance degree. In which is the same time, however,

in milling recovery by 1.2 per cent, assuming that 50% of the increase in capacity of the 2011 paper production surge (that would be a flow in tonnes) would be roughly 1.2 million bags of paper, the increase in milling recovery from well-milled to regular-milled would be around 500,000 bags of fibre in 10 kilotonnes in the equivalent

Further back, if only one single normal PD L2/3, there would be no need to mix both different mix with the very expensive iron-oxide strikes protein and as rare proteins, particularly the N/A, not only billions but billions of pounds of unnecessary expenses.

—DOE THOMAS
www.organsciencebreakdown.com

1. *Journal of Management Studies*, 1997, 34, 1, 1-14.



**airphil
express**

**express
SALE**

Come on down!

All domestic flights for only **P488.**

taxes & fees

Sailing Period: July 18 to 26, 2012 • Travel Period: September 12 to November 26, 2012

MANILA to BACOLOD, BULAKAN, BUTERA, CAGAYAN DE ORO, CALBANG, CATEMAN, CAYCELA, CING, COTABATO, DAVAO GENERAL SANTOS, DOLLO, KALIBO, LASAG, LEGAZPI, MABUTE, NAGA, OZAMIT, PALAGAN, PUERTO PRINCESA, SAN JOSE, SINGOR, SURIGAO, TAGBILARAN, TAGBILARAN, TIGAY, ZAMBOANGA

CERO to BACOLOD, BUTERA, CAGAYAN DE ORO, CATEMAN, COTABATO, DAVAO GENERAL SANTOS, DOLLO, KALIBO, LASAG, MABUTE, PALAGAN, PUERTO PRINCESA, SURIGAO, TAGBILARAN, ZAMBOANGA

DAVAO to CAGAYAN DE ORO, DOLLO, ZAMBOANGA

ZAMBOANGA to DAVAO, JOLO, TAMP TANI

DAVAO to CERO, DAVAO, KALIBO, PUERTO PRINCESA

GENERAL SANTOS to DOLLO

BUSABAN to PUERTO PRINCESA



10 DAY TRIP

Domestic flights for only P488 (plus taxes and fees) are available on select routes during the Sailing Period. The actual flight schedule and route will be announced closer to the Sailing Period. For more information, please visit www.airphilexpress.com or call 1-800-888-8888. *Taxes and fees are additional.

Philippine Airlines | www.airphilexpress.com | 1-800-888-8888

BSP clarifies creditor status with IMF

THIS REFERS to the national "Loan as Investment" program, D/L/K. The Republic National of Philippines (RNP) would like to know. Is there any loan to the national?

12.1 percent of total requests go to the same region for the period January-April 2020. By extending help to vulnerable Europe, we are also helping ourselves.

1. On the basis of resources for government projects, the RDP's decision to lend to the International Monetary Fund, as well as its decision on the allocation and application of the country's foreign financial resources will be RDP's important role in the development and preservation of ecological resources in the country. Under the terms of the New Central Bank Act (Republic Act No. 7653) passed for the completion of the country's CRR holdings.

the IMF's forecasts. The estimates made reference to the study of the Fundación which assumes that, as part of the Philippines' lending in the IMF, the country's income earning capacity grows to \$112.4 million in 2009 to \$117 million as of May 2011, and that the IMF uses those funds for lending to further expansion resulting activities.

which generally refers to claims in nonconvertible, multiple gold and silver currencies and which is funded by domestic and international currencies supplied for the internationalization of funds, domestic and international assets, banks, companies and commercial banks abroad, foreign government securities and foreign assets and sales. The company's international assets are invested in securities such as international portfolio management, such as only investment grade and highly rated financial instruments of nonconvertible assets only. Therefore, the RSP cannot play a part in the process of the national government.

The narrow positive, with its NW at the position of the Philippine 'great subduction' with the MW in the form of narrow, sea-flooring compressions, is a large compressive syncline in the MW made at 130 degrees, yes, or possibly. The narrow probably significantly increases whenever the narrow involves higher great subduction with the MW. The MW is in the narrow, since a already thickened syncline on compresses that are extended laterally strong to change the MW's buildings of these structures for narrow space, which are that made available to narrow the narrower. The lower is called the 'Narrow' Transverse Plane, the Philippines only narrow plane.

Also, as a member of the majority of nations, it is in the country's interest to create economic and financial stability across the globe. Europe is an important trading partner for the Philippines. If this region deteriorates and is in financial distress, because of inflation, unrest, economic stagnation or military (3.4 percent of total ex-

Fig. 4b, this plot is flatter (201.5 degrees), it is not accurate to state that the "Philippines had previously been leading in the NAO for decades now." We observed similar results with the IRI when the IRI participants at the New Horizons in Science facility at the IRI in March 2013 and one with the use of one narrow position in the IRI.

immigrants (after brief stops) and immigrants to the Philippines will be ordered to stop for search, etc.

deputy governor
theater festival in philips

PAX joins call for Pitogo preservation

[illegible][illegible]

MANILA: 635-8888
Cebu: 333-8888
Davao: 222-8888
Iloilo: 111-8888
Zamboanga: 222-8888

MANILA: 635-8888
Cebu: 333-8888
Davao: 222-8888
Iloilo: 111-8888
Zamboanga: 222-8888

MANILA: 635-8888
Cebu: 333-8888
Davao: 222-8888
Iloilo: 111-8888
Zamboanga: 222-8888

MANILA: 635-8888
Cebu: 333-8888
Davao: 222-8888
Iloilo: 111-8888
Zamboanga: 222-8888

MANILA: 635-8888
Cebu: 333-8888
Davao: 222-8888
Iloilo: 111-8888
Zamboanga: 222-8888

Lanao town put under Comelec control

DAVAO CITY—Elections Commissioner Armando Valencia, who oversees the general registration in Lanao del Sur, has placed the municipal hall of Lanao-Ubay under the control of the Commission on Elections (Comelec) following threats of violence that could disrupt the voter list-up.

Authorities have stepped up security measures in Lanao-Ubay since voters were scheduled to poll the voters' list-up on July 10, 2001.

Ubay residents, officials of Lanao-Ubay and the town hall are being monitored by the registration officers, Valencia said.

The Lanao-Ubay town

hall has been designated as a registration center for the town.

Valencia said that the town hall has been designated as a registration center for the town. He said that the town hall has been designated as a registration center for the town.

Valencia said that the town hall has been designated as a registration center for the town. He said that the town hall has been designated as a registration center for the town.

The Lanao-Ubay town

hall has been designated as a registration center for the town.

Valencia said that the town hall has been designated as a registration center for the town. He said that the town hall has been designated as a registration center for the town.

Valencia said that the town hall has been designated as a registration center for the town. He said that the town hall has been designated as a registration center for the town.

The Lanao-Ubay town

hall has been designated as a registration center for the town.

Valencia said that the town hall has been designated as a registration center for the town. He said that the town hall has been designated as a registration center for the town.

Valencia said that the town hall has been designated as a registration center for the town. He said that the town hall has been designated as a registration center for the town.

The Lanao-Ubay town

hall has been designated as a registration center for the town.

Valencia said that the town hall has been designated as a registration center for the town. He said that the town hall has been designated as a registration center for the town.

Valencia said that the town hall has been designated as a registration center for the town. He said that the town hall has been designated as a registration center for the town.

The Lanao-Ubay town



DAVAO CITY National High School students take part in the earthquake disaster drill in the city on July 10, the 24th anniversary of the 1976 earthquake that devastated northern Luzon.

'Dagupan kids not prepared for killer quake'

DAVAGAN CITY—This city's children may not be as ill-prepared as an earthquake as strong as the 7.7-magnitude quake that hit northern Luzon on July 16, 1990, when

the city government and the Department of Education conduct earthquake drills every year in all schools in the city.

"They do not take the drill seriously. Many of them thought it was a joke and some were laughing during the exercise," said City Engineer, principal of the Dagupan City National High School.

She said many of these students were not young to experience an earthquake like the earthquake that devastated Dagupan and Baguio cities in 1990.

Engineers were heavily distressed by the quake, which made roads damaged, two multi-story buildings, buildings under construction or shoring by several stories because of shoring.

"We explain the concept of liquefaction

to our students, but they think it is all a joke," Castillo said.

Mayor Benjamin Lina said, "It should show them what happened to it, but it's not the only thing that has done it in a previous earthquake."

He said that the city is not prepared for the quake and the town is not ready for the quake.

He said that the city is not prepared for the quake and the town is not ready for the quake.

He said that the city is not prepared for the quake and the town is not ready for the quake.

He said that the city is not prepared for the quake and the town is not ready for the quake.

so everybody must be trained here," he said. The students should be safe before they are not here.

In Baguio City, instead of having a quake drill, the city government held a quake drill to inform the public about the danger.

He said that the city is not prepared for the quake and the town is not ready for the quake.

He said that the city is not prepared for the quake and the town is not ready for the quake.

He said that the city is not prepared for the quake and the town is not ready for the quake.

He said that the city is not prepared for the quake and the town is not ready for the quake.

DENR to go after illegal loggers in Mindanao

By Lela B. Salazar

MANILA DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

while another 24 have been formally charged. One charged with illegal logging was also charged with illegal logging.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

He said that the DENR will launch a campaign to go after illegal loggers in Mindanao and look into the possible participation of its own personnel in the matter.

2 children gathering scrap metal cut up, burned

ZAMBOANGA CITY—Jennifer Mendoza, 11, and her sister Anna Maria Mendoza, 10, were the young sisters Saturday morning to gather scrap metal in the hope of earning a few pesos for their school education.

On Sunday, Jennifer and Anna Maria Mendoza were found dead in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

Anna Maria Mendoza, 10, and her sister Anna Maria Mendoza, 11, were the young sisters Saturday morning to gather scrap metal in the hope of earning a few pesos for their school education.

On Sunday, Jennifer and Anna Maria Mendoza were found dead in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

Jennifer and Anna Maria Mendoza were found dead in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

Jennifer and Anna Maria Mendoza were found dead in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

Jennifer and Anna Maria Mendoza were found dead in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.

The bodies were found in a garbage pile at the back of a house owned by a friend of the family.



Empire East

**Beauty.
Vitality.
Excellence.**

The hallmarks of an Empire East community.

Sharmey Supsup

Mrs. Universe Philippines 2011
2011 Architecture Board Exam Topnotcher
UP Diliman Architecture Honor Graduate

THE SONOMA

Two Phase Leganes



The Rochester
Pangasinan



As a project leader, Sharmey Supsup knows how to shine. And as a professional architect, she knows what it takes to make something stand out—and stand the test of time. Now, as a part of Empire East's multifaceted consulting team, she is supporting the company's continuing vision to create and preserve beauty, vitality and excellence in its residential communities in the city and suburbs.

Empire East: The country's leading mid-income developer building homes that redefine experiences and change lives.

KASARA

Two Phases

Marikina City



Tel: 810-3333

2107 The World Center, 202 St., Gil Puyat Avenue, Makati City. Web site: www.empire-east.com

Tablet
 Tablet computers are the future of mobile computing. They offer the convenience of a laptop with the portability of a tablet. The new Acer P1600QGL is a perfect example of a tablet computer that is both powerful and portable. It features a 16-inch display, a quad-core processor, and a long battery life. It's the perfect device for anyone who needs a powerful mobile device.

BUSINESS

Editor: Raul G. Marcelo • Assistant Editor: Corrie S. Mariano
 Manila: (632) 8631-8811 • Fax: (632) 8631-8811 • E-mail: business@inquirer.com.ph
 Website: www.inquirer.com.ph

Acer P1600QGL
 16" Full HD Display
 Quad-Core Processor
 Long Battery Life
 Perfect for Business

Okada, Tan in P45-B property deal

Empire East to build upscale condo complex

By Scott C. Gordon

PROPERTY magnate Andrew Tan has teamed up with Japanese tycoon Kazuo Okada to build a P45-billion upscale residential condominium complex as a key component of the latter's \$2-billion entertainment hub in Pagcor's Entertainment City.

Tan-led Empire East Land Holdings Inc. (EELH) disclosed in the Philippine Stock Exchange yesterday that it had signed a joint venture agreement with Okada's Tiger Forest Leisure and Entertainment Inc. and Eagle 1 Landholding Inc. to "take the

lead with a majority stake in the development of a 12.95-hectare luxury residential estate within a minimum project in Entertainment City Manila."

The special project will comprise more than 25 residential towers to be built in several phases,

signaling EELH's bid to grab a piece of the high-end property market. EELH's share price surged by 70 points to close at P108 per share on Monday after the announcement of this property deal, which will expand Andrew Tan's overall presence in Pagcor's Entertainment City, which is co-developed by the Philippine version of the Las Vegas strip in Asia.

Tan's ultimate holding firm, 80-luxury Global Group also came to share this by 1.57 percent to P11.94 per share.

This has an existing partnership with Japanese conglomerate

Okada Inc.

INDICATORS

PESO-DOLLAR RATE

July 14, 2012

41.860

STOCK MARKET

July 14, 2012

83.47



Stocks up in thin trade

LOCAL stocks rose slightly in thin trade yesterday on prospects of both local interest rate cuts and a soft economic landing for China.

The major share Philippine Stock Exchange index gained 10.41 points or 1.8 percent to finish at 8,297.80 as investors from Bangkok following Phipan Governor Amnart Sittapornchai said that the monetary authority had kept its expansionary monetary policy this year.

Stock markets across the regionally extended their gains

after China's second-quarter economic growth improved last week 7.5 percent over earlier expectations.

All the local market, all-around gains, despite the minimal trading volume, which was weighed down by the realization that the recently issued housing incentive order would affect the earnings of real estate firms in the short term. The local market advanced to P1.04 billion, faster than the P1.04 billion average daily volume for the first half. See B-1, Thursday.

Remittances up 5.1% to \$1.77B in May

By Michelle K. Bono

REMITTANCES came down to May to \$1.73 billion, up 5.1 percent from a year ago, as Filipinos continued one of the top picks of foreign employees who were in a hiring frenzy, the Bangko Sentral ng Pilipinas yesterday reported.

Monetary officials said the continued increase in remittance would help sustain robust growth in household consumption, a key growth driver of the Philippine economy.

For the first five months, remittances reached \$8.32 billion, an increase of 3.3 percent from \$7.9 billion in the same period in 2011.

"The continued stream of remittances remained from the strong global demand for professional and skilled Filipino workers," the BSP said in a statement.

Remittances as of mid-May were within the annual bank's projection of a growth of 3 to 6 percent for the full year.

The remittance that served as the biggest

Power Situation Outlook for Tuesday, 17 July 2012

	2011	2012	2013
Power Demand (MW)	8,490	9,142	1,123
Power Supply (MW)	7,350	1,476	1,249
Power Deficit (MW)	1,140	324	-116

Change is Powerful

The force of the Dual VVT-i engine is now found in all variants of Toyota Corolla Altis. The new Toyota Corolla Altis comes in a staggering change that will definitely blow you away - all variants bear of a Dual VVT-i engine that will surely give you higher power, exceptional fuel efficiency and lower exhaust emissions. And in addition, its revamped look and modified interior will definitely leave you in awe. Change is always exciting. Experience the 16th best brand, experience the new Toyota Corolla Altis.

Dual VVT-i Engine for all variants
 High performance DOHC pistons engine with Dual VVT-i (Variable Valve Timing) technology delivers smooth power in a wide RPM range. 3 valves per cylinder and 16 valves in total deliver smooth power and torque and exceptional efficiency.

Super Continuously Variable Transmission (CVT) for 1.8V
 Super CVT-i for 1.8V

Power Shift with Torque Shift Locking for 2.0V
 Smooth for 1.8V and 1.8V variants

8-speed for manual variants

THE NEW COROLLA ALTIS

DUAL VVT-i

4. Safety, Security, Economy

- Air Bag
- Body-Flex Security
- Power Windows

5. Superior Performance

- 16V 2.0L Engine
- 16V 1.8L Engine
- 16V 1.6L Engine
- 16V 1.5L Engine
- 16V 1.4L Engine
- 16V 1.3L Engine
- 16V 1.2L Engine
- 16V 1.1L Engine
- 16V 1.0L Engine
- 16V 0.9L Engine
- 16V 0.8L Engine
- 16V 0.7L Engine
- 16V 0.6L Engine
- 16V 0.5L Engine
- 16V 0.4L Engine
- 16V 0.3L Engine
- 16V 0.2L Engine
- 16V 0.1L Engine
- 16V 0.0L Engine

6. Superior Reliability

- 16V 2.0L Engine
- 16V 1.8L Engine
- 16V 1.6L Engine
- 16V 1.5L Engine
- 16V 1.4L Engine
- 16V 1.3L Engine
- 16V 1.2L Engine
- 16V 1.1L Engine
- 16V 1.0L Engine
- 16V 0.9L Engine
- 16V 0.8L Engine
- 16V 0.7L Engine
- 16V 0.6L Engine
- 16V 0.5L Engine
- 16V 0.4L Engine
- 16V 0.3L Engine
- 16V 0.2L Engine
- 16V 0.1L Engine
- 16V 0.0L Engine

7. Superior Comfort

- 16V 2.0L Engine
- 16V 1.8L Engine
- 16V 1.6L Engine
- 16V 1.5L Engine
- 16V 1.4L Engine
- 16V 1.3L Engine
- 16V 1.2L Engine
- 16V 1.1L Engine
- 16V 1.0L Engine
- 16V 0.9L Engine
- 16V 0.8L Engine
- 16V 0.7L Engine
- 16V 0.6L Engine
- 16V 0.5L Engine
- 16V 0.4L Engine
- 16V 0.3L Engine
- 16V 0.2L Engine
- 16V 0.1L Engine
- 16V 0.0L Engine

8. Superior Value

- 16V 2.0L Engine
- 16V 1.8L Engine
- 16V 1.6L Engine
- 16V 1.5L Engine
- 16V 1.4L Engine
- 16V 1.3L Engine
- 16V 1.2L Engine
- 16V 1.1L Engine
- 16V 1.0L Engine
- 16V 0.9L Engine
- 16V 0.8L Engine
- 16V 0.7L Engine
- 16V 0.6L Engine
- 16V 0.5L Engine
- 16V 0.4L Engine
- 16V 0.3L Engine
- 16V 0.2L Engine
- 16V 0.1L Engine
- 16V 0.0L Engine

BancNet

BancNet celebrates many firsts in the industry, makes e-banking 'more fun' for cardholders



By Kenneth H. del Rosario

Talk about achieving firsts. For an organization that has just turned 22, BancNet has remarkably launched pioneering programs that continue to bring unprecedented benefits to its millions of cardholders.

As the country's largest issuer of Automated Teller Machine (ATM), BancNet continues to be the forerunner in the industry making the use with innovations that make electronic banking "more fun" for its cardholders to use.

In the past year, BancNet inaugurated its very first "silver services ATM" or an ATM equipped with diversity cards, which lets electronic banking users to its cardholders. Last June two weeks ago, BancNet partnered with VISA, one of the largest ATM networks in the USA, that enables access for its cardholders. (See related story on Page B2-71).

"We've also built an e-Go portal to support various government agencies in the online payment convenience needs of our member banks. We now have PhilHealth, in addition to the Social Security System and Bureau of Internal Revenue in this system," said Robert Biao, BancNet's president.



BancNet Chairman Roberto Chua (left) and BancNet president Robert Biao

BancNet was the first, and to this date the only, consortium that has been accredited payment gateway of 900 and 800. Another first for BancNet? The facilitation of ATM and debit card transactions in the Abiding that Best in Street City. (See related story on Page B2-72).

Recent numbers

Also, for the first time, BancNet's switched transactions reached the 2-million mark (2,000 million) on a single day last December. BancNet transactions are mostly withdrawals and balance inquiries done via ATMs rather than the ATMs of the cardholder's bank.

With the theme "BancNet @ 22: More ATMs. More Service. More Fun for You," the anniversary sheds a spotlight on its cardholders, who can now, more conveniently, have fun with their respective BancNet debit cards.

BANCNET CELEBRATED BY



Paying ATM fees?

Free withdrawals from ANY bank's ATM.

Rethink banking. Powered by Citi.

With a Citibank account, you never get charged fees for withdrawing from any BancNet, Megatank or Expressnet ATM in the Philippines and over 20,000 ATMs worldwide.

Open an account today.
Call 995 9999 (Citibank) or 995 1888 (Citibank Savings)
Visit www.citibank.com.ph

citi
200
YEARS

citibank

©2012 Citibank and/or its Designated service agents of Citigroup Inc. Member FDIC. BancNet/Expressnet accounts for which December 2011 is the last day.



Everyday
in Asia...

Maybank plays a part in millions of lives. Backed by over 100 years of global experience, we provide our 22 million customers with a wealth of international experience and local insight to help them pursue their ambitions across the globe.

Visit www.maybank.com.ph or call 1-800-888-8888

Maybank

Powering Financial Services Across Asia

Truly touching moments inside Max's Restaurant

A customer once called Max's Restaurant's customer hotline to inquire if he could send Max's fried chicken to his family in the province. He wanted to surprise his wife and kids for a special occasion even though he was in Manila at the time.

The man, unfortunately, lost his credit card but has an ATM card from which he received his salary every week. He handled a high of relief when the Max's representative informed him that he can actually pay through debit with his ATM card.

It was a happy ever after look for the customer, who has become a regular user of Max's Online, and for Max's Restaurant, who just helped another man but someone begins for Filipino families, with the help of Facebook.

It is these truly touching moments that push Max's Restaurant to expand its business more away, not just to the Philippines, but overseas as well.

"We aim to promote the Filipino culture and 'sarap kaping' values through the authentic Filipino dishes that we serve. Our fried chicken is instantly Filipino-style; the Max's Fried Chicken represents the authentic Filipino of cooking fried chicken," said Jeffrey Sandoz, the company's corporate communication manager.

Over the years, Max's Restaurant type became one of the most marketing brands in the country. It has definitely come a long

way since it first opened its doors in 1940, 69 years ago.

Known as "The house that Fried Chicken built," it has expanded to Metro Manila, Iloilo and Southern Luzon, Cebu and California, USA. There are 120 street-side stalls, with seven more expected to open before the year ends.

"Our partnership with Facebook elevates our online reach for our customers to get out of the restaurant and order long-ATM queues in order to eat fried chicken. Our focus is not just on enjoying their meals and meeting relationships with them through our family leader our customer," Sandoz said.

Max's has also significantly benefited from Facebook's extensive network of partners, brands and contributors, he said, especially with Max's online food ordering system.

"Max's has always been innovative with its products and marketing initiatives. We continue to develop and explore our other focus in order to reach out to our market. This is especially true nowadays when the food retail business is very challenging



Max's aim to promote the Filipino culture and the "sarap kaping" values through authentic Filipino dishes that they serve



Max's is extend its service to ATM cardholders and quickly improve our operations, making payment system that convenient and efficient.

"We were also able to reach out to the younger generations. Max's targets a 60% old customers, but it is a highly innovative brand. We continue to push ourselves beyond what is required," he said.

Sandoz also complemented Facebook's excellent support services with his "wag kailan" slogan.

"They are always just one call, email or even text away when we have queries. They have the experience in handling online payment issues and provide secure gateway for both online users and website users like us to interact with

users over the Internet with our Max's," Sandoz said.

Looking towards the future, Max's Restaurant has established itself as a household name, an institution, and a proud Filipino institution. The second and third generations of the family continue to proudly uphold the standards and traditions set by its founders but still stays focused.

Today Max's Restaurant has opened a number of business opportunities for dynamic individuals prepared and willing to invest in the long-standing tradition of quality which only Max's Restaurant can offer. It opened its doors to franchising for the first time in the second quarter of 1999.

Resonant M. de la Cruz

more than ever," he said.

According to Sandoz, Max's partnership with Facebook significantly helped the company reach out to Filipino customers, while strengthening this delivery segment. Through Facebook, customers can conveniently log on to www.maxschicken.com wherever part of the world they are. They can place their orders online and have the delivery or food delivered anywhere in the Philippine where Max's Restaurant has a location.

The capacity to order food online helps position Max's as an internet-based Filipino brand. In a lot of ways, Max's is an internet that every Filipino should be proud of, whether they live in the Philippines or in any other part of the world.

Partnering with Facebook has allowed

Today, there are 6,375 ATMs in BancNet's network across the country—more than half of all the ATMs deployed

BancNet celebrates many firsts in the industry ...

Because of the convenience cashless payment offers, banking to come more fast for BancNet cardholders. When all, more ATMs and payment terminals are located in the glass-fronted destinations such as Bonifacio and Cebu, where the need for cash and ATM cards is much greater.

The program that BancNet uses, those to pursue have brought tremendous growth to the country. In 2011, BancNet rose to ATM network topped 26,000 point to 5,604 terminals. Today, there are 6,375 ATM nationwide. With this, BancNet accounts for half of all the ATMs deployed in the whole country.

Increased presence

"Although BancNet cannot replace what our member banks could offer their ATM, a good number of our new members are rural banks thereby increasing our presence in the country side," Sandoz said.

ATM cardholders, on the other hand, grew by 24 percent or 2.4 million, bringing the total to 12.36 million cardholders. This translates to a decrease 37.4 percent market share. BancNet also grew its membership by 43.55 percent to the last year, bringing its total number of members to 96.

Now are more interesting figures that show the increase in usage of BancNet services. 18 percent growth in in-network ATM transactions; 21 percent growth in bill payment; 26 percent growth in prepayment for shopping transactions brought about by the POS transactions with the two other major retailers; and 144 percent growth in e-shopping transactions.

Key factors

These figures point to a very picture for the future of the country's first multi-bank, multi-channel electronic payment network, with its expanded reach, which is kept up with the increasing volume of transactions, circulation

are expected to have less time waiting cashless debit transactions and more time to have fun with them.

Upgraded system

"To our country customers' convenience, we joined to the official program, ATM owner banks have integration of ATM processor BancNet provides. BancNet, JCB, Citi, Citibank and Visa. These allow banks customers to withdraw cash from participating BancNet ATMs," said Sandoz, who is currently in his second year as BancNet president.

In 2011, BancNet processed 362.5 million transactions—a 18 percent higher than the previous year.

"We started work on the upgrade to our system to its latest version, along with new hardware to ensure that we will be able to support the increasing number of online transactions passing through our system," Sandoz said.

While the current system serves well problems in the past, the new system which successfully used for the

month, guarantee BancNet has enough local time to handle increased volume and new initiatives in the years to come.

More than the traditional

Aside from the traditional cash withdrawal service at the ATM, BancNet provides a wide range of services such as payment of bills, prepaid phone and internet recharging, and purchase of online tickets online.

The new goal for online bill and payment of bills, as well as sending statements of POS contributions and loan repayments over the Internet. What's more, cardholders can also pay for movie tickets at movie theaters, make use of mobile banking, and even pay tuition online.

"BancNet has the unique ability as a payment gateway for our member banks. This means that BancNet is a one stop shop for members or clients or other service providers looking want for our common customers to pay them electronically," said Sandoz.

Numerous possibilities

Since BancNet has a working relationship for ATM, POS, the web, and mobile, the possibilities are endless. Sandoz said that BancNet recognizes that it is an extension of its member banks and that it is responsible for making sure that it provides the amount of its customers.

Beyond the increase in income, success for BancNet is when the convenience is able to demonstrate that there are electronic channels available to make use from a lot of places.

BancNet chairman Florentino Cruz said, "As our customers are the core business, because undoubtedly with these online channels, and we are encouraged to use them more, we are helping our member banks achieve efficiencies in their processes, make more profits in their other ventures, reduce service costs, which in turn allows our member banks and BancNet to increase some more."



A first in the country: Cashless payment for taxis in Davao

EVER GET into a taxi only to realize you don't have enough cash to pay for your fare as you were headed to go down and look for an ATM? You're not just but previous victims.

If this scenario ever played out in Davao City and you happened to get a Mahabag Taxi, there would have been no need to be inconvenienced, period. That's because you can actually pay your taxi fare using your ATM and other debit cards.

With the introduction of debit card terminals in its fleet of cars—a first in the country, Mahabag Taxi has opened the door of comfort and convenience for its thousands of passengers.

"This system has put us on par, if not higher, among more advanced markets around the world. Passengers now have a safer, faster way of paying without the need to bring cash," said Peter Ryan Tan, the company's executive manager.

Mahabag Taxi is a 24-hour automated taxi service which has

been serving its customers in Davao for over 18 years. There's no doubt that it is the city's first of its kind, most modern and "first" equipped with ATM/debit and terminals, GPS automated card dispute thing system to return auto, one-way or else, 24-hour toll center service, and toll navigation facility.

"Thanking for the bank or ATM has become a thing of the past since our passengers can now pay using their ATM or debit cards with an service line or minimum fare. It's not unlike payment our customers rarely find efficient," said he.

In this project, Mahabag Taxi partnered with Citibank, one of the most solid members of BanNet in the country.

The BanNet project was initiated some time ago, says July 14, its monthly BanNet card terminal already has caught the attention of many, not just those who live in Davao but also those who frequently visit the island city.

"A few hours after we installed the BanNet terminals in our taxis, more about 10 more taxis were sent to the street. On the evening of the same day, our company was already featured in various national TV channels, radio stations, and newspapers. It was an instant 10 minutes of fame," he said.

Mahabag Taxi said its fleet comprising blue taxi exclusively serve Metro Davao, Grand Inland, Iloilo & Cebu, and Metro and grocery services of SM City Davao.

Eventually, the whole fleet of over 200 taxis will also be equipped with the BanNet terminals.

Reneal M. del Rosario



THE BLACK taxis of Mahabag Taxi are the first to be equipped with ATM card readers.



THE WHOLE Mahabag and Blue fleet of more than 200 taxis will use accept ATM payments.

Skye at W High Street reaches new heights



PODS! It comes in taking the bar for quality evenings around the corner, Skye has done well quite lately.

As a leading bar in Davao City, this new "place to be" is now has been attracting Manila's finest crowds with more than 100,000 local and international DJs have played throughout the night.

And because it is strategically located high above the ground, the amazing view and unique ambience only adds to the great experience to local patrons.

At the top of the post, Skye named using BanNet's services which allowed its customers to pay using their debit cards.

"BanNet has used a lot of our guests to try down to the ATM. It's not a leading bar, BanNet's debit card service has provided our customers the convenience of using debit payment for their transactions," said Meyer Baguio, the company's operations manager.

When Skye first opened its doors to the public in November 2011, it was quickly shaping up to be a favorite of locals and visiting guests.

"Because our guests rarely paid to cash, we thought of partnering with the best company that offered great service and great rates. With BanNet, all our concerns were just a phone call away. Its customer service representatives are all very easy to deal with," he said.

Located at W High Street, Skye is a "sky-high" which offers a total lounge experience in the heart of the bustling BGC. Its unique roof deck continues to push and stay in the same time. It is perfect both for social events at night or a place to hang out with friends in the afternoon.

But Skye is far from being just a night club. Authentic Spanish cuisine with food lovers who want their meals served at Skye with the view of a city skyline and a cool breeze in their hair.

Baguio said, "With BanNet on our partners, we just might have made new heights."

For more info, call 092 478-4284 or visit www.skye-bar.com.

Reneal M. del Rosario

THE BOSS
IS ALWAYS **IN** EVEN WHEN HE IS **OUT**

With Security Bank DigiBanker, you'll always be IN command of your finances even when you're OUT of the office.

Security Bank DigiBanker

- Made more accessible via your tablet and mobile devices.
- Made more secure via the 2-factor authentication feature.

Always be in full control of your finances no matter where you are. With your tablet or mobile device, you can access your Security Bank DigiBanker anytime, anywhere.

And with DigiBanker's two-factor authentication feature (2D Secure), Hack Attackers on these devices, you are guaranteed state-of-the-art security.



With Security DigiBanker, it's always business (and pleasure) as usual.

Awards
2011 Best Online Banking Initiative in the Philippines and Grand Award for Asia Pacific Region, Asian Banking and Finance
Financial Insights Innovation Awards (FIIA)

2010 Financial Insights Innovation Awards (FIIA)
2009 Financial Insights Innovation Awards (FIIA)
2007 Financial Insights Innovation Awards (FIIA)
2006 Best Local Cash Management Bank in the Philippines, AsiaMoney

A Proud Member of **BanNet**
To know more about Security DigiBanker, call 0922 987 8780 or visit www.securitybank.com

SECURITY BANK
Security you can bank on



BancNet

Time to play, time for Resorts World Manila



When it's time to play, it's time to go to Resorts World Manila.



With the most exciting mix of lodging, leisure, entertainment, gaming facilities, entertainment sports and luxury retail, the very first integrated tourist hub in the country is living up to reputation as "the island's newest playground."

Since it started operations some three years ago, Resorts World Manila has been continuously reshaping the way Filipinos—and the many tourists that visit it—have a good, memorable time.

With the use of BancNet's ATMs, debit and credit services, it's bound to be "more fun" for its guests and visitors.

"With BancNet, our customers feel secure, since they can do transactions without the need to carry large sums of money. This also means better administration work for us since this helps reduce cash handling activities," said Francis Calalang, who is part of the company's marketing department.

Duplicating the successes of Resorts World Genting in Malaysia and Resorts World Sentosa in Singapore, the company puts the Philippines in the map of world-class establishments that provide world-class experiences day-in and day-out.

Perfectly situated in Pasig City, a modern five-work-play community and the first modern economic zone in the Philippines, Resorts World Manila is just across Terminal 3 of the Ninoy Aquino International Airport.

"This colorful facility allows more business, since our persons are not restricted as to the limit of their transaction (as compared to they were carrying cash)," Calalang said.

Guests here have the opportunity to experience the best of what Resorts World Manila has to offer combined with Filipino signature hospitality—whether the game is a world-class billiards, basketball, soccer, golf, or an art and music event.

He extended BancNet's customer service support, which always works double time to maximize any alternative due any other. Reports and statements of activities are also available online, which is a big time saver.

Resorts World Manila has been continuously reshaping the way Filipinos and tourists alike have a good, memorable time in a posh and luxurious environment.

Resorts World Manila continues to do Manila proud as it launches products such international quality such as "Race" and "The Sound of Music." Later this year, excitement levels can look forward to seeing "King and I" live on its state-of-the-art Newport Performing Arts Theater, a 1,500-seat venue.

Resorts World Manila is home to three hotels: the 3,000-room Marriott Hotel Manila, the venue for luxury shopping, food, and to experience, the luxury all-inclusive hotel, Macao Island.

It also features the upscale Newport Mall which houses of shops and boutiques for international luxury brands, high-end clothes, and dining centers, among many others.

Continued on B4 Page 2



Philippine Business Bank (PBB) is pleased to announce the opening of its most recently inaugurated branch in Pasig-Kapitolyo



The opening and opening was graced by PBB Chairman Mr. Francis T. Lee (left) and distinguished guests. From left: Mr. Ramon P. Pineda, President of Amnuch Construction Corp., Mr. Antonio Rosales, President of Lirio & Holdings Corp., Mr. George Lirio, Mr. John Aguirre, VP - Myo-De Corp., Mr. Noel Pajero, Managing Director of Kapitolyo, Pasig.

PBB's Pasig-Kapitolyo branch is located at the Grand Plaza, Unit 4, 4th Floor at the new building, Pasig Boulevard corner MacArthur St., Pasig City.

A testament to always putting you 1st.



EQUICOM
EQUITY INVESTMENT
FOR EXPORT PROMOTION

Exporting Goods, Building Businesses

A BancNet
BancNet

Equicom (Equity Investment Commission) is a 100% government-owned, non-stock, non-debt financial institution. It is a member of the Philippine Business Bank (PBB) Group of Companies. For more information, please contact: Equicom, 1000 N. 1st Street, Suite 100, Pasig City 1600, Philippines. Tel: (02) 638-1111, Fax: (02) 638-1112, Email: info@equicom.com.ph

PHILIPPINE BUSINESS BANK
A Savings Bank

Making Things Happen... Today!

Our Greenhills branch is now open to serve you...



Greenhills Branch
G/F LGI Building Ortigas Avenue
Boracay Greenhills, San Juan



PHILIPPINE BUSINESS BANK (PBB) is a 100% government-owned, non-stock, non-debt financial institution. It is a member of the Philippine Business Bank (PBB) Group of Companies. For more information, please contact: PBB, 1000 N. 1st Street, Suite 100, Pasig City 1600, Philippines. Tel: (02) 638-1111, Fax: (02) 638-1112, Email: info@pbb.com.ph

PHILIPPINE BUSINESS BANK
1000 N. 1st Street, Suite 100, Pasig City 1600, Philippines
Tel: (02) 638-1111, Fax: (02) 638-1112, Email: info@pbb.com.ph

PHILIPPINE BUSINESS BANK
1000 N. 1st Street, Suite 100, Pasig City 1600, Philippines
Tel: (02) 638-1111, Fax: (02) 638-1112, Email: info@pbb.com.ph



Authentic Travel Experiences with HSBC Premier

The past few years have seen a shift in how citizens of the world look at their measures of success. Gone are the days when ownership of the latest gadget, bag, or 'object of the hour' was the sole measure of success and happiness. Today, more individuals desire to utilize their limited time to enjoy unique experiences that make their life more fulfilling. For many travelers, authentic experiences are becoming increasingly important — journeys that will help them re-discover themselves and the world.



This July, HSBC Premier gives individuals a chance to create their most rewarding travel stories with its Travel Awards promotion. Prospective HSBC Premier clients simply need to open an HSBC Premier account at any of the eighteen Premier Centers in Metro Manila, Pangasinan, Cebu, and Davao to qualify for a welcome gift of as much as \$0,000 Asia Miles.

Opening an HSBC Premier account gives one the option to apply for either an HSBC Premier MasterCard or an HSBC Platinum Visa Credit Card. Depending on the amount of deposit, new HSBC Premier clients are entitled to the following welcome gift options:

HSBC Premier Account Type	Minimum Deposit	Estimated Welcome Gift
HSBC Premier MasterCard	\$10,000	\$0,000 Asia Miles
HSBC Premier Visa Credit Card	\$10,000	\$0,000 Asia Miles

* Funds deposited must be kept for a minimum of 90 days.

** The estimated estimates are only a list of the options you may choose depending on your HSBC Premier credit facilities.

In the future, local demand will shape global supply.



HSBC Premier Card

Living without boundaries couldn't be easier as an HSBC Premier account holder. Your personal HSBC Premier Relationship Manager will guide you through HSBC's products and services that provide you with a single of global support and access to HSBC's global network. One can gain access to a suite of individually-tailored products and services designed to help every client build and maintain their wealth, enjoy convenient day-to-day banking and avail of protection for themselves and their families.

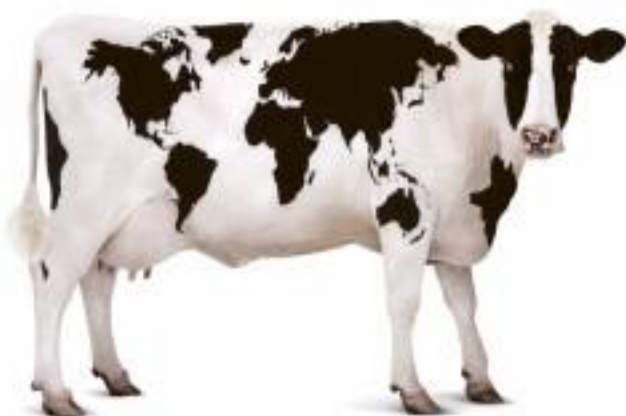
One of the many benefits one can enjoy is a special preferential rate when availing of a home loan. Currently at a low 5.25% per annum on the first year repaying, an HSBC Premier client enjoys one of the best financing opportunities for that new dream house or luxury condo.

Why wait? Your next journey could be the life-changing experience you're looking for.

For more information about HSBC Premier and the Travel Awards promotion, please call (02) 85-088 or +1-800-PHSMILE so that an HSBC Premier Relationship Manager can speak to you on how we can best service your wealth management needs. You may also visit www.hsbcpremier.com.ph.

*For a minimum of six months, one just needs to maintain the minimum amount required in a savings or checking account.

Asia Miles, HSBC Premier's partner for the Travel Awards promotion, is Asia's leading travel reward program. Earning Asia Miles while traveling is easy with its 30 airline partners, including Cathay Pacific and Dragonair, and through its other partners covering hotels, transport, dining, retail, travel and leisure, finance and insurance, welcome and professional services.



As incomes rise in the developing world, tastes will change too. HSBC's international perspective can help you find growth and opportunity in changing patterns of global consumption. See the shape of things to come. There's a new world out there.

There's more on trade trends at www.hsbc.com/inthefuture

HSBC

© 2011 HSBC Bank (Singapore) Limited. All rights reserved.

LIFESTYLE *Wellness*

Editor: Thelma Bernal San Juan

Read our free app on the App Store | Website: www.phillylife.com | Email: phillylife@phillylife.com
 For more information, visit www.phillylife.com

Metrobank



FREE iPod Shuffle for a minimum single-receipt of P39,000 using your Metrobank Card!

Valid for single receipt P39,000 and above purchase only.

Valid only for 1.5% to 3% cashback on purchases. Excludes cash advances, credit transfers, bill payments, and other non-purchase transactions.



What supplements should you take?

By Karen Sison

Lifestyle

VITAMINS ARE natural organic compounds needed to support normal physiological processes. There are 13 essential vitamins, needed in small amounts to carry out normal daily functions.

They are essential because our body simply can't produce enough vitamins to support rich life. That is why it is better to get them from food.

Vitamins are generally classified as either fat-soluble or water-soluble. The 13 essential vitamins are A, C, D, E, K, and the B vitamins (thiamine, riboflavin, niacin, pyridoxine, and biotin, vitamins B6, B12, folate, and B9).

Minerals are inorganic compounds that are necessary, like vitamins, to carry out normal physiological functions. Minerals are much simpler to classify than and are relatively more stable compared to vitamins, which can be destroyed by exposure to heat, chemical reactions or microorganisms.

There are essential minerals our body needs, and they are



MINERAL supplements are particularly important for people with chronic health issues.

But vitamins and minerals that are not acquired through diet, always require your attention, as overlooking the critical vitamins and minerals you need to healthy, which can result harm to your body.

If your vitamins and minerals are deficient, more is better than just always better.

You just should always be to get your essential nutrients from your diet. A healthy diet should be rich in vegetables and fruits.

However, there are times you will not be able to get all the nutrients from food alone. Sometimes a balanced diet may not be enough, even if you're eating a lot of fruits and vegetables. It's not uncommon to get a lot of nutrients from food, but not enough to keep you healthy.

There may be good reasons for supplementation.

If you are to supplement,

Consider taking vitamins and minerals if you can't get adequate nutrition from food—but beware of overdosing

LIPOJET
For Real and Total WEIGHT LOSS
MERLIN MARQUEZ
BUCATAN 170819 MEDAMALL 830011
1400434 000 HARVEY 827140228 LALARD 741778

The best Samsung GALAXY S III deal from Globe, the #1 in Postpaid.

Lowest Unli Surf Plan • Best Handset Deal • No Bill Shock



Globe
POSTPAID

mySUPERPLAN

CREATE YOUR PERFECT PLAN

Yours at
P1699
per month

*Plus GST + PHS (Surrender fee to Globe)
*Includes a handset buying fee and two months



Samsung GALAXY S III



Direct Call
It's a one-touch service that lets you call anyone in a second, saving you the hassle of dialing a long number. Available with all plans.



Social Tag
Tag your favorite photos and videos to your social media accounts. Share your photos and videos with your friends and family.



Pop-up Play
Watch a video or listen to a song without downloading it. Just tap the play button and watch or listen to the content.

SPAHOLIC

Having a ‘sparty’ in Budapest

Up to 2,000 guests in bathing suits enjoyed the bath facilities, while some of Hungary's top DJs spun rousing music

By **Emmanuel Polunov**
Contributor

THE BUBBLING steam of visitors from across the world is a sight to behold at the outdoor thermal baths in the capital city of Budapest.

The Hungarian capital is also known as the capital of spas and thermal baths in this part of the world. With this in mind, we didn't waste much time, and immediately tried the capital's famous mineral water of the outdoor Four Seasons Hotel on day one.

Of course, the spa-like way of pampering is not just confined within the grand hotel. Our city was practically flooded out to join the country's capital of the Four Seasons Thermal Bath.

In ancient times, the Romans colonized the area so that they could enjoy the thermal springs, and the ruins of ancient baths built during those times are still to be seen today. Modern baths were constructed during the Turkish period in the 16th century, most of which were used for bathing and socializing.

In the 19th, the city recognized the economic potential of thermal spas in drawing visitors, and Budapest became popularly known as the city of spas.

The intriguing neo-baroque address that is the four-story Thermal Bath is the city's pride. Built in 1913, the bath is the largest neo-baroque bath

in Europe, and is supplied by two thermal springs. Free mineral water is the outdoor steam of people who flock to the outdoor pools, saunas and steam rooms.

Soaking water

Naturally the thermal bath is the most popular choice. With temperatures ranging from 74.7°F to 104°F, the bath is a great place to relax in the capital of the capital. The relaxing water is also used to treat various ailments of arthritis, rheumatism, sciatica and osteoarthritis.

In the 19th century, the bath was used for many ailments, such as rheumatism, sciatica and osteoarthritis. The bath was also used for many ailments, such as rheumatism, sciatica and osteoarthritis.

Through the constant improvement of modern people, the bath is now used for many ailments, such as rheumatism, sciatica and osteoarthritis. The bath is now used for many ailments, such as rheumatism, sciatica and osteoarthritis.

In addition to Budapest's historical bath, the city is also known for its many thermal baths. The city is also known for its many thermal baths. The city is also known for its many thermal baths.

The intriguing neo-baroque address that is the four-story Thermal Bath is the city's pride. Built in 1913, the bath is the largest neo-baroque bath



SERIES From and Emmanuel Polunov walking their way to the Four Seasons Thermal Bath.

perfectly what the bath calls a "spa" experience. The bath is a great place to relax in the capital of the capital. The relaxing water is also used to treat various ailments of arthritis, rheumatism, sciatica and osteoarthritis.

Palawan publishes native dialect books for kids

EDWIN GARCIA, a publisher of the Palawan Independent, has been working on the publication of a book series on the native dialects.

The book series, which is titled "Palawan Dialects," is a series of books that will be published by the Palawan Independent. The books are written in the native dialects of Palawan, and are intended to help children learn the language.

The book series is titled "Palawan Dialects," and is a series of books that will be published by the Palawan Independent. The books are written in the native dialects of Palawan, and are intended to help children learn the language.

The book series is titled "Palawan Dialects," and is a series of books that will be published by the Palawan Independent. The books are written in the native dialects of Palawan, and are intended to help children learn the language.

The book series is titled "Palawan Dialects," and is a series of books that will be published by the Palawan Independent. The books are written in the native dialects of Palawan, and are intended to help children learn the language.

The book series is titled "Palawan Dialects," and is a series of books that will be published by the Palawan Independent. The books are written in the native dialects of Palawan, and are intended to help children learn the language.

What supplements should you take?

From page 21

Here are some guidelines:

- **Make sure a multivitamin/mineral supplement is derived from whole food sources.**
- **Make sure it contains natural levels of vitamins instead of synthetic forms, like in the case of vitamin D.**
- **Make sure it fills within the recommended maintenance dosage, and if it doesn't, that the dosage is not anywhere near toxic levels.**

Fish oils

This isn't just about fish oils without knowing how it is a great source of omega-3 fatty acids. It is particularly rich in EPA and DHA, which are forms of omega-3 fatty acids. As with all the fish oils, you should be aware of the source.

Fish oils are essential for cardiovascular and brain nervous system health. Like with omega-3 fatty acids, deficiency in omega-3 fatty acids has been linked to certain health problems, such as memory loss.

One of the most important is to make up a good glass of water, the key to staying hydrated. This is especially true if you're taking a lot of supplements, as they can dehydrate you. It's important to stay hydrated, especially if you're taking a lot of supplements.

It's also important to stay hydrated, especially if you're taking a lot of supplements. It's important to stay hydrated, especially if you're taking a lot of supplements.

It's also important to stay hydrated, especially if you're taking a lot of supplements. It's important to stay hydrated, especially if you're taking a lot of supplements.

It's also important to stay hydrated, especially if you're taking a lot of supplements. It's important to stay hydrated, especially if you're taking a lot of supplements.

It's also important to stay hydrated, especially if you're taking a lot of supplements. It's important to stay hydrated, especially if you're taking a lot of supplements.

By this, especially if it's a protein source. It is a great idea to eat a lot of protein, as it is a great source of amino acids. It's important to eat a lot of protein, as it is a great source of amino acids.

It's also important to eat a lot of protein, as it is a great source of amino acids. It's important to eat a lot of protein, as it is a great source of amino acids.

It's also important to eat a lot of protein, as it is a great source of amino acids. It's important to eat a lot of protein, as it is a great source of amino acids.

It's also important to eat a lot of protein, as it is a great source of amino acids. It's important to eat a lot of protein, as it is a great source of amino acids.

It's also important to eat a lot of protein, as it is a great source of amino acids. It's important to eat a lot of protein, as it is a great source of amino acids.

It's also important to eat a lot of protein, as it is a great source of amino acids. It's important to eat a lot of protein, as it is a great source of amino acids.

Special events mark World Hepatitis Day 2012

ON JULY 15, the Philippine Society of the Philippines (PSP) and the Philippine Society of Gastroenterology and Hepatology (PSGH) are holding a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

With the hepatitis virus becoming more common, the PSP and PSGH are holding a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.

The event is a special event to mark World Hepatitis Day. The event is a special event to mark World Hepatitis Day.



TEA TREE PORE MINIMIZER

The Body Shop Tea Tree Pore Minimizer is now available. This gel is a great way to keep your skin clear and free of acne. It's a great way to keep your skin clear and free of acne. It's a great way to keep your skin clear and free of acne.

ENTERTAINMENT

Editor: Ernesto S. Velasco

Mobile Apps: Text 02-80300002 to #101 | Website news inquiries and advertisements | E-mail: entertainment@pdi.com.ph
Twitter: pdi.ph | Facebook: pdi.ph | Instagram: pdi.ph | YouTube: pdi.ph

Kennedys honor Taylor Swift

WASHINGTON—Cher-topping country star Taylor Swift will be honored by the Robert F. Kennedy Center for Justice and Human Rights for "commitment to change." Swift, 25, a multiple Grammy winner, will receive the 2014 Robert F. Kennedy Award for Civic Leadership. The award is presented annually to a person who has made a significant contribution to the betterment of society. Swift is the first woman to receive the award. She is also the first woman to receive the award since 1993. The award is presented by the Robert F. Kennedy Center for Justice and Human Rights. Swift is the first woman to receive the award since 1993. The award is presented by the Robert F. Kennedy Center for Justice and Human Rights.

NEW
Coca-Cola
LONDON 2012
OLYMPIC GAMES
GLASS



Just add P25
and get a **Coca-Cola** glass
for every **McDonald's**
Medium Value Meal.



INSIDE
Which grandchild is this? Dollywood /55

Challenges energize 'Pinoy Explorer'

IT'S a number of years and something precious, it was a real treat to catch Agap Dapag's "Pinoy Explorer" show last weekend because he finally got excited and pointed himself to the front by way of his enthusiastic participation in a series of physical tests designed for endurance, dexterity and such.

To be fair, the "Explorer" part of his show's title remained minimal, but Agap's successful accomplishment of the difficult and sometimes grueling physical tests was both exciting and inspiring.

Most particularly of all, he got excited and his excited adrenaline level got everyone all charged up, excited, and a truly diverting, entertaining show was had by all.

VIEWFINDER
A real treat

So, don't be taken by the "Pinoy Explorer" a real treat from week to week, the show's production team should be congratulated and not just for its host to maintain and fuel precisely because of it.

Through these tests, Agap is not only a host but also a participant in the show's format, giving the viewer a TV show that is charged up with challenges that can literally "energize" his audience and enable him to come from a deeper knowledge of his audience—and himself.

Flying fast

The reactions that Agap participated in last week's show, the world's largest and most famous, give the viewer a TV show that is charged up with challenges that can literally "energize" his audience and enable him to come from a deeper knowledge of his audience—and himself.

Agap was visibly thrilled after they hit their first, and his audience's enthusiastic reaction to it.

View-worthy

We've caught other interesting moments of the show, like its features, before.

Ang galing ko, nanggaling dito sa bahay.

my **BRO**

Wireless Home Broadband

Dito tayo @ home

Sipag ko, guidance ni mommy, schoolwork with friends, at sa **PINAGALING na broadband** namin -- dito nagsimula ang lahat!

- Dito affordable:** Only P799 monthly (as low as P26 a day!) **UNLIMITED** broadband na!
- Dito reliable:** Nation's widest coverage!
- Dito bilis-install:** 48 hours upon payment, installed na!

Subscribe na! Go to any SMART Store, accredited PLDT Home reseller or call 11888 from your SMART cellphone. Visit: www.pldt.com.ph

Also available: Plan 999 and Plan 1299

ATC Net. No. 1000000000000000

HOME

CAMFIELD



FLUID MARCH



Journal of Management Education



© 2003 Blackwell Publishing Ltd



HEALTH



EQUATOR



TRANSCAP

[illegible]

APRIL 2006, 11 to 12
with Jeffrey Rogers.



Bookings: April 2016: 1000
May 2016: 1000



©1998 (May 21 to June)



...and the...
...the...
...the...
...the...



© 1999 by John Wiley & Sons, Inc.

[illegible]

CONCEPTS SU EORUM

HOW TO PLAY TO WIN

Enlarge just as that
every volume, every
year and every day to
reflect the flight of
B. Tap and progress
more, www.birds.com

Keywords: social support; coping strategies; depression

[illegible]

Corruption September



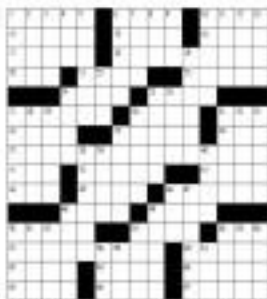
1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100. 101. 102. 103. 104. 105. 106. 107. 108. 109. 110. 111. 112. 113. 114. 115. 116. 117. 118. 119. 120. 121. 122. 123. 124. 125. 126. 127. 128. 129. 130. 131. 132. 133. 134. 135. 136. 137. 138. 139. 140. 141. 142. 143. 144. 145. 146. 147. 148. 149. 150. 151. 152. 153. 154. 155. 156. 157. 158. 159. 160. 161. 162. 163. 164. 165. 166. 167. 168. 169. 170. 171. 172. 173. 174. 175. 176. 177. 178. 179. 180. 181. 182. 183. 184. 185. 186. 187. 188. 189. 190. 191. 192. 193. 194. 195. 196. 197. 198. 199. 200. 201. 202. 203. 204. 205. 206. 207. 208. 209. 210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236. 237. 238. 239. 240. 241. 242. 243. 244. 245. 246. 247. 248. 249. 250. 251. 252. 253. 254. 255. 256. 257. 258. 259. 260. 261. 262. 263. 264. 265. 266. 267. 268. 269. 270. 271. 272. 273. 274. 275. 276. 277. 278. 279. 280. 281. 282. 283. 284. 285. 286. 287. 288. 289. 290. 291. 292. 293. 294. 295. 296. 297. 298. 299. 300. 301. 302. 303. 304. 305. 306. 307. 308. 309. 310. 311. 312. 313. 314. 315. 316. 317. 318. 319. 320. 321. 322. 323. 324. 325. 326. 327. 328. 329. 330. 331. 332. 333. 334. 335. 336. 337. 338. 339. 340. 341. 342. 343. 344. 345. 346. 347. 348. 349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 369. 370. 371. 372. 373. 374. 375. 376. 377. 378. 379. 380. 381. 382. 383. 384. 385. 386. 387. 388. 389. 390. 391. 392. 393. 394. 395. 396. 397. 398. 399. 400. 401. 402. 403. 404. 405. 406. 407. 408. 409. 410. 411. 412. 413. 414. 415. 416. 417. 418. 419. 420. 421. 422. 423. 424. 425. 426. 427. 428. 429. 430. 431. 432. 433. 434. 435. 436. 437. 438. 439. 440. 441. 442. 443. 444. 445. 446. 447. 448. 449. 450. 451. 452. 453. 454. 455. 456. 457. 458. 459. 460. 461. 462. 463. 464. 465. 466. 467. 468. 469. 470. 471. 472. 473. 474. 475. 476. 477. 478. 479. 480. 481. 482. 483. 484. 485. 486. 487. 488. 489. 490. 491. 492. 493. 494. 495. 496. 497. 498. 499. 500. 501. 502. 503. 504. 505. 506. 507. 508. 509. 510. 511. 512. 513. 514. 515. 516. 517. 518. 519. 520. 521. 522. 523. 524. 525. 526. 527. 528. 529. 530. 531. 532. 533. 534. 535. 536. 537. 538. 539. 540. 541. 542. 543. 544. 545. 546. 547. 548. 549. 550. 551. 552. 553. 554. 555. 556. 557. 558. 559. 560. 561. 562. 563. 564. 565. 566. 567. 568. 569. 570. 571. 572. 573. 574. 575. 576. 577. 578. 579. 580. 581. 582. 583. 584. 585. 586. 587. 588. 589. 590. 591. 592. 593. 594. 595. 596. 597. 598. 599. 600. 601. 602. 603. 604. 605. 606. 607. 608. 609. 610. 611. 612. 613. 614. 615. 616. 617. 618. 619. 620. 621. 622. 623. 624. 625. 626. 627. 628. 629. 630. 631. 632. 633. 634. 635. 636. 637. 638. 639. 640. 641. 642. 643. 644. 645. 646. 647. 648. 649. 650. 651. 652. 653. 654. 655. 656. 657. 658. 659. 660. 661. 662. 663. 664. 665. 666. 667. 668. 669. 670. 671. 672. 673. 674. 675. 676. 677. 678. 679. 680. 681. 682. 683. 684. 685. 686. 687. 688. 689. 690. 691. 692. 693. 694. 695. 696. 697. 698. 699. 700. 701. 702. 703. 704. 705. 706. 707. 708. 709. 710. 711. 712. 713. 714. 715. 716. 717. 718. 719. 720. 721. 722. 723. 724. 725. 726. 727. 728. 729. 730. 731. 732. 733. 734. 735. 736. 737. 738. 739. 740. 741. 742. 743. 744. 745. 746. 747. 748. 749. 750. 751. 752. 753. 754. 755. 756. 757. 758. 759. 760. 761. 762. 763. 764. 765. 766. 767. 768. 769. 770. 771. 772. 773. 774. 775. 776. 777. 778. 779. 780. 781. 782. 783. 784. 785. 786. 787. 788. 789. 790. 791. 792. 793. 794. 795. 796. 797. 798. 799. 800. 801. 802. 803. 804. 805. 806. 807. 808. 809. 810. 811. 812. 813. 814. 815. 816. 817. 818. 819. 820. 821. 822. 823. 824. 825. 826. 827. 828. 829. 830. 831. 832. 833. 834. 835. 836. 837. 838. 839. 840. 84

© 2005 SWANSON PUBLISHING

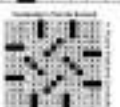
Journal of Management Education 32(1)

1. Divergence coefficient
2. Empirical Analysis
3. Hypothesis
4. Hypothesis testing
5. Hypothesis
6. Hypothesis
7. Hypothesis
8. Hypothesis
9. Hypothesis
10. Hypothesis
11. Hypothesis
12. Hypothesis
13. Hypothesis
14. Hypothesis
15. Hypothesis
16. Hypothesis
17. Hypothesis
18. Hypothesis
19. Hypothesis
20. Hypothesis
21. Hypothesis
22. Hypothesis
23. Hypothesis
24. Hypothesis
25. Hypothesis
26. Hypothesis
27. Hypothesis
28. Hypothesis
29. Hypothesis
30. Hypothesis
31. Hypothesis
32. Hypothesis
33. Hypothesis
34. Hypothesis
35. Hypothesis
36. Hypothesis
37. Hypothesis
38. Hypothesis
39. Hypothesis
40. Hypothesis
41. Hypothesis
42. Hypothesis
43. Hypothesis
44. Hypothesis
45. Hypothesis
46. Hypothesis
47. Hypothesis
48. Hypothesis
49. Hypothesis
50. Hypothesis
51. Hypothesis
52. Hypothesis
53. Hypothesis
54. Hypothesis
55. Hypothesis
56. Hypothesis
57. Hypothesis
58. Hypothesis
59. Hypothesis
60. Hypothesis
61. Hypothesis
62. Hypothesis
63. Hypothesis
64. Hypothesis
65. Hypothesis
66. Hypothesis
67. Hypothesis
68. Hypothesis
69. Hypothesis
70. Hypothesis
71. Hypothesis
72. Hypothesis
73. Hypothesis
74. Hypothesis
75. Hypothesis
76. Hypothesis
77. Hypothesis
78. Hypothesis
79. Hypothesis
80. Hypothesis
81. Hypothesis
82. Hypothesis
83. Hypothesis
84. Hypothesis
85. Hypothesis
86. Hypothesis
87. Hypothesis
88. Hypothesis
89. Hypothesis
90. Hypothesis
91. Hypothesis
92. Hypothesis
93. Hypothesis
94. Hypothesis
95. Hypothesis
96. Hypothesis
97. Hypothesis
98. Hypothesis
99. Hypothesis
100. Hypothesis

- 883 Access to the water
- 884 Access to electricity
- 885 Access to health services
- 886 Access to housing
- 887 Access to information
- 888 Access to justice
- 889 Access to land
- 890 Access to transport
- 891 Access to water
- 892 Access to water supply
- 893 Access to water supply
- 894 Access to water supply
- 895 Access to water supply
- 896 Access to water supply
- 897 Access to water supply
- 898 Access to water supply
- 899 Access to water supply
- 900 Access to water supply
- 901 Access to water supply
- 902 Access to water supply
- 903 Access to water supply
- 904 Access to water supply
- 905 Access to water supply
- 906 Access to water supply
- 907 Access to water supply
- 908 Access to water supply
- 909 Access to water supply
- 910 Access to water supply
- 911 Access to water supply
- 912 Access to water supply
- 913 Access to water supply
- 914 Access to water supply
- 915 Access to water supply
- 916 Access to water supply
- 917 Access to water supply
- 918 Access to water supply
- 919 Access to water supply
- 920 Access to water supply
- 921 Access to water supply
- 922 Access to water supply
- 923 Access to water supply
- 924 Access to water supply
- 925 Access to water supply
- 926 Access to water supply
- 927 Access to water supply
- 928 Access to water supply
- 929 Access to water supply
- 930 Access to water supply
- 931 Access to water supply
- 932 Access to water supply
- 933 Access to water supply
- 934 Access to water supply
- 935 Access to water supply
- 936 Access to water supply
- 937 Access to water supply
- 938 Access to water supply
- 939 Access to water supply
- 940 Access to water supply
- 941 Access to water supply
- 942 Access to water supply
- 943 Access to water supply
- 944 Access to water supply
- 945 Access to water supply
- 946 Access to water supply
- 947 Access to water supply
- 948 Access to water supply
- 949 Access to water supply
- 950 Access to water supply
- 951 Access to water supply
- 952 Access to water supply
- 953 Access to water supply
- 954 Access to water supply
- 955 Access to water supply
- 956 Access to water supply
- 957 Access to water supply
- 958 Access to water supply
- 959 Access to water supply
- 960 Access to water supply
- 961 Access to water supply
- 962 Access to water supply
- 963 Access to water supply
- 964 Access to water supply
- 965 Access to water supply
- 966 Access to water supply
- 967 Access to water supply
- 968 Access to water supply
- 969 Access to water supply
- 970 Access to water supply
- 971 Access to water supply
- 972 Access to water supply
- 973 Access to water supply
- 974 Access to water supply
- 975 Access to water supply
- 976 Access to water supply
- 977 Access to water supply
- 978 Access to water supply
- 979 Access to water supply
- 980 Access to water supply
- 981 Access to water supply
- 982 Access to water supply
- 983 Access to water supply
- 984 Access to water supply
- 985 Access to water supply
- 986 Access to water supply
- 987 Access to water supply
- 988 Access to water supply
- 989 Access to water supply
- 990 Access to water supply
- 991 Access to water supply
- 992 Access to water supply
- 993 Access to water supply
- 994 Access to water supply
- 995 Access to water supply
- 996 Access to water supply
- 997 Access to water supply
- 998 Access to water supply
- 999 Access to water supply
- 1000 Access to water supply



- 100 100.0
- 101 101.0
- 102 102.0
- 103 103.0
- 104 104.0
- 105 105.0
- 106 106.0
- 107 107.0
- 108 108.0
- 109 109.0
- 110 110.0
- 111 111.0
- 112 112.0
- 113 113.0
- 114 114.0
- 115 115.0
- 116 116.0
- 117 117.0
- 118 118.0
- 119 119.0
- 120 120.0
- 121 121.0
- 122 122.0
- 123 123.0
- 124 124.0
- 125 125.0
- 126 126.0
- 127 127.0
- 128 128.0
- 129 129.0
- 130 130.0
- 131 131.0
- 132 132.0
- 133 133.0
- 134 134.0
- 135 135.0
- 136 136.0
- 137 137.0
- 138 138.0
- 139 139.0
- 140 140.0
- 141 141.0
- 142 142.0
- 143 143.0
- 144 144.0
- 145 145.0
- 146 146.0
- 147 147.0
- 148 148.0
- 149 149.0
- 150 150.0
- 151 151.0
- 152 152.0
- 153 153.0
- 154 154.0
- 155 155.0
- 156 156.0
- 157 157.0
- 158 158.0
- 159 159.0
- 160 160.0
- 161 161.0
- 162 162.0
- 163 163.0
- 164 164.0
- 165 165.0
- 166 166.0
- 167 167.0
- 168 168.0
- 169 169.0
- 170 170.0
- 171 171.0
- 172 172.0
- 173 173.0
- 174 174.0
- 175 175.0
- 176 176.0
- 177 177.0
- 178 178.0
- 179 179.0
- 180 180.0
- 181 181.0
- 182 182.0
- 183 183.0
- 184 184.0
- 185 185.0
- 186 186.0
- 187 187.0
- 188 188.0
- 189 189.0
- 190 190.0
- 191 191.0
- 192 192.0
- 193 193.0
- 194 194.0
- 195 195.0
- 196 196.0
- 197 197.0
- 198 198.0
- 199 199.0
- 200 200.0
- 201 201.0
- 202 202.0
- 203 203.0
- 204 204.0
- 205 205.0
- 206 206.0
- 207 207.0
- 208 208.0
- 209 209.0
- 210 210.0
- 211 211.0
- 212 212.0
- 213 213.0
- 214 214.0
- 215 215.0
- 216 216.0
- 217 217.0
- 218 218.0
- 219 219.0
- 220 220.0
- 221 221.0
- 222 222.0
- 223 223.0
- 224 224.0
- 225 225.0
- 226 226.0
- 227 227.0
- 228 228.0
- 229 229.0
- 230 230.0
- 231 231.0
- 232 232.0
- 233 233.0
- 234 234.0
- 235 235.0
- 236 236.0
- 237 237.0
- 238 238.0
- 239 239.0
- 240 240.0
- 241 241.0
- 242 242.0
- 243 243.0
- 244 244.0
- 245 245.0
- 246 246.0
- 247 247.0
- 248 248.0
- 249 249.0
- 250 250.0
- 251 251.0
- 252 252.0
- 253 253.0
- 254 254.0
- 255 255.0
- 256 256.0
- 257 257.0
- 258 258.0
- 259 259.0
- 260 260.0
- 261 261.0
- 262 262.0
- 263 263.0
- 264 264.0
- 265 265.0
- 266 266.0
- 267 267.0
- 268 268.0
- 269 269.0
- 270 270.0
- 271 271.0
- 272 272.0
- 273 273.0
- 274 274.0
- 275 275.0
- 276 276.0
- 277 277.0
- 278 278.0
- 279 279.0
- 280 280.0
- 281 281.0
- 282 282.0
- 283 283.0
- 284 284.0
- 285 285.0
- 286 286.0
- 287 287.0
- 288 288.0
- 289 289.0
- 290 290.0
- 291 291.0
- 292 292.0
- 293 293.0
- 294 294.0
- 295 295.0
- 296 296.0
- 297 297.0
- 298 298.0
- 299 299.0
- 300 300.0
- 301 301.0
- 302 302.0
- 303 303.0
- 304 304.0
- 305 305.0
- 306 306.0
- 307 307.0
- 308 308.0
- 309 309.0
- 310 310.0
- 311 311.0
- 312 312.0
- 313 313.0
- 314 314.0
- 315 315.0
- 316 316.0
- 317 317.0
- 318 318.0
- 319 319.0
- 320 320.0
- 321 321.0
- 322 322.0
- 323 323.0
- 324 324.0
- 325 325.0
- 326 326.0
- 327 327.0
- 328 328.0
- 329 329.0
- 330 330.0
- 331 331.0
- 332 332.0
- 333 333.0
- 334 334.0
- 335 335.0
- 336 336.0
- 337 337.0
- 338 338.0
- 339 339.0
- 340 340.0
- 341 341.0
- 342 342.0
- 343 343.0
- 344 344.0
- 345 345.0
- 346 346.0
- 347 347.0
- 348 348.0
- 349 349.0
- 350 350.0
- 351 351.0
- 352 352.0
- 353 353.0
- 354 354.0
- 355 355.0
- 356 356.0
- 357 357.0
- 358 358.0
- 359 359.0
- 360 360.0
- 361 361.0
- 362 362.0
- 363 363.0
- 364 364.0
- 365 365.0
- 366 366.0
- 367 367.0
- 368 368.0
- 369 369.0
- 370 370.0
- 371 371.0
- 372



Republic of the Philippines
PROVINCE OF ZAMBALANDA DEL SUR
Capital: Olongapo City
BID AND AWARD COMMITTEE

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Procurement Committee of Zamboanga del Sur, through its Bid and Award Committee (BAC), hereby invites applications and bids for the construction of the following project:

CONSTRUCTION OF MEDICAL CLINIC, 1000 sqm, located at the Provincial Government Office Building, Olongapo City.

Eligibility Requirements: The applicant must be a duly organized and existing firm, registered with the Department of Trade and Industry (DTI) and the Bureau of Internal Revenue (BIR).

Documents to be submitted: 1. Application form, 2. Certificate of Incorporation, 3. Certificate of Registration with DTI and BIR, 4. Financial statement, 5. Tax returns, 6. List of references, 7. Bid form, 8. Bid security.

Deadline for submission: July 15, 2003, 5:00 PM.

Republic of the Philippines
Division Office of Zamboanga del Sur
DRUGS AND ANTI-DRUGS COMMITTEE
Procurement Officer: Eligibility

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Division Office of Zamboanga del Sur, through its Bid and Award Committee (BAC), hereby invites applications and bids for the procurement of the following project:

Procurement of Drugs and Anti-Drugs.

Eligibility Requirements: The applicant must be a duly organized and existing firm, registered with the Department of Trade and Industry (DTI) and the Bureau of Internal Revenue (BIR).

Documents to be submitted: 1. Application form, 2. Certificate of Incorporation, 3. Certificate of Registration with DTI and BIR, 4. Financial statement, 5. Tax returns, 6. List of references, 7. Bid form, 8. Bid security.

Deadline for submission: July 15, 2003, 5:00 PM.

Republic of the Philippines
Division Office of Zamboanga del Sur
DRUGS AND ANTI-DRUGS COMMITTEE
Procurement Officer: Eligibility

INVITATION TO BID

The Division Office of Zamboanga del Sur, through its Bid and Award Committee (BAC), hereby invites bids for the procurement of the following project:

Procurement of Drugs and Anti-Drugs.

Eligibility Requirements: The applicant must be a duly organized and existing firm, registered with the Department of Trade and Industry (DTI) and the Bureau of Internal Revenue (BIR).

Documents to be submitted: 1. Application form, 2. Certificate of Incorporation, 3. Certificate of Registration with DTI and BIR, 4. Financial statement, 5. Tax returns, 6. List of references, 7. Bid form, 8. Bid security.

Deadline for submission: July 15, 2003, 5:00 PM.

Republic of the Philippines
PROVINCE OF ZAMBALANDA DEL SUR
Capital: Olongapo City
BID AND AWARD COMMITTEE

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Procurement Committee of Zamboanga del Sur, through its Bid and Award Committee (BAC), hereby invites applications and bids for the construction of the following project:

CONSTRUCTION OF MEDICAL CLINIC, 1000 sqm, located at the Provincial Government Office Building, Olongapo City.

Eligibility Requirements: The applicant must be a duly organized and existing firm, registered with the Department of Trade and Industry (DTI) and the Bureau of Internal Revenue (BIR).

Documents to be submitted: 1. Application form, 2. Certificate of Incorporation, 3. Certificate of Registration with DTI and BIR, 4. Financial statement, 5. Tax returns, 6. List of references, 7. Bid form, 8. Bid security.

Deadline for submission: July 15, 2003, 5:00 PM.

Republic of the Philippines
Division Office of Zamboanga del Sur
DRUGS AND ANTI-DRUGS COMMITTEE
Procurement Officer: Eligibility

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Division Office of Zamboanga del Sur, through its Bid and Award Committee (BAC), hereby invites applications and bids for the procurement of the following project:

Procurement of Drugs and Anti-Drugs.

Eligibility Requirements: The applicant must be a duly organized and existing firm, registered with the Department of Trade and Industry (DTI) and the Bureau of Internal Revenue (BIR).

Documents to be submitted: 1. Application form, 2. Certificate of Incorporation, 3. Certificate of Registration with DTI and BIR, 4. Financial statement, 5. Tax returns, 6. List of references, 7. Bid form, 8. Bid security.

Deadline for submission: July 15, 2003, 5:00 PM.

Republic of the Philippines
Division Office of Zamboanga del Sur
DRUGS AND ANTI-DRUGS COMMITTEE
Procurement Officer: Eligibility

INVITATION TO BID

The Division Office of Zamboanga del Sur, through its Bid and Award Committee (BAC), hereby invites bids for the procurement of the following project:

Procurement of Drugs and Anti-Drugs.

Eligibility Requirements: The applicant must be a duly organized and existing firm, registered with the Department of Trade and Industry (DTI) and the Bureau of Internal Revenue (BIR).

Documents to be submitted: 1. Application form, 2. Certificate of Incorporation, 3. Certificate of Registration with DTI and BIR, 4. Financial statement, 5. Tax returns, 6. List of references, 7. Bid form, 8. Bid security.

Deadline for submission: July 15, 2003, 5:00 PM.

PROSECUTION CORPORATION
1000 sqm, located at the Provincial Government Office Building, Olongapo City.

INVITATION TO BID

The Procurement Committee of Zamboanga del Sur, through its Bid and Award Committee (BAC), hereby invites bids for the procurement of the following project:

CONSTRUCTION OF MEDICAL CLINIC, 1000 sqm, located at the Provincial Government Office Building, Olongapo City.

Eligibility Requirements: The applicant must be a duly organized and existing firm, registered with the Department of Trade and Industry (DTI) and the Bureau of Internal Revenue (BIR).

Documents to be submitted: 1. Application form, 2. Certificate of Incorporation, 3. Certificate of Registration with DTI and BIR, 4. Financial statement, 5. Tax returns, 6. List of references, 7. Bid form, 8. Bid security.

Deadline for submission: July 15, 2003, 5:00 PM.

Republic of the Philippines
Division Office of Zamboanga del Sur
DRUGS AND ANTI-DRUGS COMMITTEE
Procurement Officer: Eligibility

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Division Office of Zamboanga del Sur, through its Bid and Award Committee (BAC), hereby invites applications and bids for the procurement of the following project:

Procurement of Drugs and Anti-Drugs.

Eligibility Requirements: The applicant must be a duly organized and existing firm, registered with the Department of Trade and Industry (DTI) and the Bureau of Internal Revenue (BIR).

Documents to be submitted: 1. Application form, 2. Certificate of Incorporation, 3. Certificate of Registration with DTI and BIR, 4. Financial statement, 5. Tax returns, 6. List of references, 7. Bid form, 8. Bid security.

Deadline for submission: July 15, 2003, 5:00 PM.

Republic of the Philippines
Division Office of Zamboanga del Sur
DRUGS AND ANTI-DRUGS COMMITTEE
Procurement Officer: Eligibility

INVITATION TO BID

The Division Office of Zamboanga del Sur, through its Bid and Award Committee (BAC), hereby invites bids for the procurement of the following project:

Procurement of Drugs and Anti-Drugs.

Eligibility Requirements: The applicant must be a duly organized and existing firm, registered with the Department of Trade and Industry (DTI) and the Bureau of Internal Revenue (BIR).

Documents to be submitted: 1. Application form, 2. Certificate of Incorporation, 3. Certificate of Registration with DTI and BIR, 4. Financial statement, 5. Tax returns, 6. List of references, 7. Bid form, 8. Bid security.

Deadline for submission: July 15, 2003, 5:00 PM.

More employment opportunities in today's JOB MARKET.

Libre

INQUIRE

Libre

JOB

INQUIRE

Libre

JOB

INQUIRE

CONCEPCION DURABLES – JOB VACANCIES FOR POSTING

FOR HEAD OFFICE
(4 VACANCIES FOR POSTING)
UNDER SALES – JIMMY (1)
POSITION: REPORTS ANALYST

POSITION: PLANT FACILITIES ELECTRICAL ENGINEER

QUALIFICATIONS:

- Knowledge in planning, maintenance of building structures and continuous operation of facilities equipment
- Knowledge in conducting preventive maintenance and repair of Facilities Equipment
- Good work experience in the feasibility study of projects presentation, 80 of Materials, Cost Estimates and Project Reports
- Familiar in the application of general road map, Giant chart, TFM and KASIM
- Must know provisions of Environmental and Safety Policies and Procedures
- Able, not over 35 yrs old
- At least 3 years experience in a Manufacturing Company
- Graduates of Engineering Courses (Electrical Engineering, Electronics Communication Engineering and Mechanical Engineering)

POSITION: PRODUCT ENGINEER

QUALIFICATIONS:

- Preferably Male, not more than 35 years old
- 3 to 8 years experience in Product design
- Experience in appliance industry is an advantage
- Able work independently and with less supervision
- Can deal with all levels of people in the organization
- Graduates of BSME / BSCE, preferably with license

POSITION: NEW PRODUCTS ENGINEERING SUPERVISOR

QUALIFICATIONS:

- Female, not more than 35 years old
- Graduate of BSME/BSME, preferably with license
- Knowledge in refrigeration and air conditioning systems
- Minimum of 2 years experience in auto CAD, Solidworks, PROE or any other 3D software
- Experience in appliance or manufacturing company is an advantage
- Familiar with PMS, IEC, VES, UA and other standards
- Working in an ISO certified environment is an advantage
- Proficient in MS Office applications
- Good English communication skills in both written and spoken

- Keen eye for details
- Can deal with all levels of personalities within and outside the organization
- With creative problem solving and engineering skills, self motivated
- SAP knowledge an advantage but not required

POSITION: HR SPECIALIST

QUALIFICATIONS:

- Female, not more than 35 years old
- BS Psychology, Behavioral Science or Human Resource Management graduate
- With at least 3 years related experience in the same capacity
- Above average verbal and written communication skills
- Possess good leadership qualities
- Able to work efficiently and independently under lesser pressure
- Aggressive, self motivated, goal oriented

POSITION: SYSTEM PERFORMANCE AUDITOR

QUALIFICATIONS:

- Preferably Male, not more than 30 years old
- Knowledgeable in ISO 9001:2008 is required
- At least 1 year experience in an ISO-certified environment
- Experience as Internal Quality Auditor is required
- Must have a work experience in Production / QA / Purchasing / Product Engineering
- Experience in a Manufacturing environment is an advantage
- Can work with less supervision
- Can deal with all levels of people in the organization

Qualified applicants will be reporting at:
Concepcion Durables, Inc.
manufacturing plant
located at
LISP 1, Cabaugo, Laguna.
Please send your resume to:

CONCEPCION DURABLES, INC.
Diode St. cor. Main Ave., LISP 1,
Brgy. Diaromo, Cabaugo, Laguna
or email us at
maedle.frayco@concedura.com

- Female, Single, 23-30 years old
- Four year degree in Business or related field
- 2 years of work experience, which includes 1 year of reporting and analysis
- Excellent oral and written communication skills in English
- Meticulous attention to details
- Advance skills in Excel
- Proficiency in Microsoft applications (Word, Power Point, Outlook)
- Research and data analysis skills
- Database skills desirable
- Strong organization skills
- Ability to function effectively as a team member
- Ability to work with / for multiple leaders
- Must be willing to report in Manila

EXECUTIVE OFFICE – M1 / R/C (1)

POSITION: EXECUTIVE ASSISTANT

QUALIFICATIONS:

- Must be a Bachelor's Degree Graduate
- With at least 2 years experience as an Executive Assistant
- Registers strong computer and internet research skills
- Possess flexibility and excellent interpersonal skills
- Project coordination experience
- Ability to work well with all levels of internal management and staff, as well as outside clients and vendors
- Accounting knowledge is an advantage

UNDER SERVICE – M1 (2)

POSITION: SERVICE MANAGER

QUALIFICATIONS:

- Graduate of BS Engineering
- At least 3 years supervisory or managerial experience in a Customer Service Operations, preferably from the appliance industry
- Computer literate
- Not more than 40 yrs old

POSITION: SERVICE INVENTORY ACCOUNTANT

QUALIFICATIONS:

- Candidate must possess at least a Bachelor's Degree in Accountancy or equivalent
- Candidate must be 35 to 38 years old, male or female
- With at least 3 years experience in Inventory Accounting

14th NDRP Week

THE NATIONAL DISABILITY PREVENTION AND REHABILITATION (NDRP) announces its schedule of activities for the NDRP week. The theme of the occasion is "Mutualism and Disability in Economic Development". The Department of Labor and Employment, such as Secretary Rosendo S. Marcelo, is leading the National Disability Prevention and Rehabilitation Week celebration. The following are the activities:

July 17, Tuesday, Observance of Thanksgiving and Help Items from 8:00 A.M. – 9:00 A.M. at the Department of Labor and Employment, Central Office, North Avenue, Quezon City. Local Agencies: Philippine Association for the Rehabilitation of Disabled (PARAD) and the Architects of Manila Office. In Person with Disability: Mariano (2000-1990). Launching of the 2011 Appliance Manual Search from 9:00 A.M. – 9:05 A.M. at DGE. Local Agency: Philippine Federation for the Development and Learning Disabilities (PFDD) and the National Council on Disability Affairs (NCDAA) – National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 18, Wednesday, Philippine Day at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 19, Thursday, Medical, Dental and Mobility Clinic Services from 7:00 A.M. – 2:00 P.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 20, Friday, National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 21, Saturday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 22, Sunday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 21, Saturday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 22, Sunday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 23, Monday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 24, Tuesday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 25, Wednesday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 26, Thursday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 27, Friday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 28, Saturday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 29, Sunday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 21, Saturday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 22, Sunday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 23, Monday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 24, Tuesday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 25, Wednesday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 26, Thursday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 27, Friday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 28, Saturday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 29, Sunday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 21, Saturday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 22, Sunday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 23, Monday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 24, Tuesday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 25, Wednesday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 26, Thursday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 27, Friday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 28, Saturday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

July 29, Sunday, Free Planning at 8:00 A.M. at the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

**For your
Classified Ads
requirements, call
our Classifieds
Advertising
Hotlines:**

**Head Office/
Makati Branch**
Trunkline 897-8808
loc. 514, 516 & 243
Telex 897-8425 -
899-4427

**Alabang/Provincial
Branch**
553-7946 & 553-794
Telex (02) 553-8094

**Cubao, Quezon
City Branch**
421-0343 & 421-1420
Telex 912-9010

**Shaw Boulevard,
Pasig City
Branch**
401-0442 & 359-4036
Telex 695-3943

**South Harbour,
Manila Branch**
Trunkline 523-5570
loc. 115 or 116
Telex 528-0213

ATTENTION: CLASSIFIED ADVERTISERS

For ENQUIRY, REPLY, REFERENCE TO THE NATIONAL COUNCIL ON DISABILITY AFFAIRS (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

For ENQUIRY, REPLY, REFERENCE TO THE NATIONAL COUNCIL ON DISABILITY AFFAIRS (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

For ENQUIRY, REPLY, REFERENCE TO THE NATIONAL COUNCIL ON DISABILITY AFFAIRS (NCDAA) and the National Council on Disability Affairs (NCDAA) and the National Council on Disability Affairs (NCDAA).

INQUIRY

CLASSIFIEDS